

State of Washington  
Office of Insurance Commissioner  
2003 Washington Market Share and Loss Ratio  
Line of Business: Inland Marine

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$23,046	11.62%	\$19,015	(\$5,203)	(27.36)%
2	Affiliated Fm Ins Co	10014	RI	\$14,757	7.44%	\$13,236	\$3,411	25.77%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$14,381	7.25%	\$16,221	\$582	3.59%
4	State Farm Fire And Cas Co	25143	IL	\$10,197	5.14%	\$10,005	\$4,657	46.55%
5	Safeco Ins Co Of Amer	24740	WA	\$7,886	3.98%	\$7,867	\$2,415	30.70%
6	Firemans Fund Ins Co	21873	CA	\$6,316	3.18%	\$5,786	\$3,356	58.00%
7	Allstate Ins Co	19232	IL	\$5,379	2.71%	\$5,344	\$3,693	69.10%
8	Allianz Global Risks US Ins Co	35300	CA	\$5,298	2.67%	\$1,673	\$72	4.30%
9	Continental Cas Co	20443	IL	\$5,251	2.65%	\$5,267	\$6,237	118.43%
10	St Paul Fire & Marine Ins Co	24767	MN	\$5,094	2.57%	\$4,773	\$1,249	26.18%
11	Zurich American Ins Co	16535	NY	\$5,062	2.55%	\$4,257	\$794	18.64%
12	Assurance Co Of Amer	19305	NY	\$5,012	2.53%	\$4,381	\$2,110	48.16%
13	American States Ins Co	19704	IN	\$4,904	2.47%	\$4,614	\$1,431	31.01%
14	Mutual Of Enumclaw Ins Co	14761	WA	\$3,803	1.92%	\$3,733	\$928	24.85%
15	Voyager Property & Cas Ins Co	35971	SC	\$2,993	1.51%	\$3,057	\$1,569	51.33%
16	Federal Ins Co	20281	IN	\$2,985	1.50%	\$2,853	\$52	1.81%
17	Pemco Mut Ins Co	24341	WA	\$2,838	1.43%	\$2,772	\$1,220	44.02%
18	Royal Ins Co Of Amer	26980	IL	\$2,809	1.42%	\$3,532	\$1,024	29.00%
19	Great American Ins Co of NY	22136	NY	\$2,702	1.36%	\$2,436	\$117	4.81%
20	Vigilant Ins Co	20397	NY	\$2,437	1.23%	\$2,413	\$647	26.82%
21	Great West Cas Co	11371	NE	\$2,086	1.05%	\$1,927	\$566	29.39%
22	Commonwealth Ins Co Of Amer	10220	WA	\$1,857	0.94%	\$1,831	\$0	0.00%
23	Royal Ind Co	24678	DE	\$1,760	0.89%	\$989	\$444	44.92%
24	Centennial Ins Co	19909	NY	\$1,729	0.87%	\$1,957	\$258	13.19%
25	Farmers Ins Co Of WA	21644	WA	\$1,726	0.87%	\$1,730	\$20	1.15%
26	Great American Assur Co	26344	OH	\$1,561	0.79%	\$1,104	\$193	17.49%
27	Travelers Property Cas Of Amer	25674	CT	\$1,536	0.77%	\$1,203	(\$234)	(19.42)%
28	Ohio Cas Ins Co	24074	OH	\$1,515	0.76%	\$1,816	\$980	53.94%
29	Jewelers Mut Ins Co	14354	WI	\$1,463	0.74%	\$1,511	\$622	41.19%
30	North American Specialty Ins Co	29874	NH	\$1,407	0.71%	\$1,164	\$768	65.94%
31	Mid-Century Ins Co	21687	CA	\$1,308	0.66%	\$2,301	\$1,163	50.53%
32	Greenwich Ins Co	22322	DE	\$1,297	0.65%	\$1,345	(\$51)	(3.81)%
33	United Services Auto Assoc	25941	TX	\$1,263	0.64%	\$1,241	\$300	24.18%
34	OneBeacon America Ins Co	20621	MA	\$1,236	0.62%	\$1,273	\$714	56.14%
35	Monumental General Cas Co	31232	MD	\$1,170	0.59%	\$1,146	\$845	73.74%
36	American Bankers Ins Co Of FL	10111	FL	\$1,089	0.55%	\$1,383	\$377	27.27%
37	Balboa Ins Co	24813	CA	\$1,063	0.54%	\$205	\$65	31.75%
38	Ace Fire Underwriters Ins Co	20702	PA	\$1,007	0.51%	\$439	\$45	10.14%
39	Hartford Fire In Co	19682	CT	\$943	0.48%	\$863	\$254	29.46%
40	American Intl Ins Co	32220	NY	\$905	0.46%	\$759	\$74	9.71%
All 283 Other Companies				\$37,295	18.80%	\$41,063	\$13,778	33.55%
Totals (Loss Ratio is average)				\$198,366	100.00%	\$190,486	\$51,542	27.06%

(1)Excluding all Loss Adjustment Expenses (LAE)